

***IN THE UNITED STATES PATENT AND TRADEMARK OFFICE***

Applicant: An et al. Filed via EFS on  
April 26, 2010  
Title: METHOD AND SYSTEM FOR  
ASSESSING LOAN CREDIT  
RISK AND PERFORMANCE  
Appl. No.: 10/816,496  
Filing Date: 4/1/2004  
Examiner: Trotter, Scott S.  
Art Unit: 3694  
Confirmation 8612  
Number:

**NOTICE OF APPEAL FROM THE EXAMINER TO THE BOARD  
OF PATENT APPEALS AND INTERFERENCES**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicant hereby appeals to the Board of Patent Appeals and Interferences from the decision of the Examiner in the Final Office Action dated November 24, 2009, and in the Advisory Action dated March 9, 2010, finally rejecting Claims 11-16 and 20-23.

[ X ] Applicant hereby petitions for an extension of time under 37 C.F.R. §1.136(a) for the total number of months checked below:

[ X ] Notice of Appeal Fee

[ X ] To be paid as detailed below

[ ] Not required (Fee paid in prior appeal)

The required fees are calculated below:

<input checked="" type="checkbox"/>	Notice of Appeal Fee	\$540.00
<input checked="" type="checkbox"/>	Extension for response filed within the second month:	\$490.00
<input type="checkbox"/>	Extension:	\$0.00
	FEE TOTAL:	\$1030.00
<input type="checkbox"/>	Small Entity Fees Apply (subtract ½ of above):	\$0.00
	TOTAL FEE:	\$1030.00

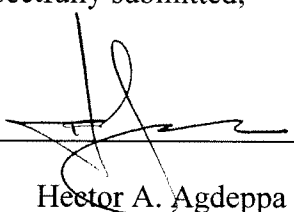
The above-identified fees of \$1030.00 are being paid by credit card via EFS-Web.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16, 1.17 and 41.20, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by the credit card payment instructions in EFS-Web being incorrect or absent, resulting in a rejected or incorrect credit card transaction, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 4-26-2010

By 

FOLEY & LARDNER LLP  
 Customer Number: 34099  
 Telephone: (312) 832-5165  
 Facsimile: (312) 832-4700

Hector A. Agdeppa  
 Attorney for Applicant  
 Registration No. 58,238